

KNIGHTS OF COLUMBUS - NAIC 58033**LTC Individual - Comprehensive - NonTax Qualified** Policy Form: LTC01-CA 1-03(NTQ)

This policy is for Individual Comprehensive long term care insurance. The policy is classified as NonTax Qualified.

Maximum Policy Benefit Amounts = In year(s).									
1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
		YES		YES			YES		Notes: None reported by company.

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.									
Minimum	Maximum	Increment	Day	Week	Month		Other	Company Notes	
\$50	\$500	\$10		YES					Notes: None reported by company.

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.									
100%	90%	80%	75%	70%	Other	Company Notes			
									Notes: None reported by company.

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.									
100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
							YES		Notes: None reported by company.

Elimination Period = In days.									
0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
		YES	YES	YES			YES	YES	180-day elimination period is also offered.

Inflation Protection									
5%		Guaranteed Purchase Option	Other	Company Notes					
Compound	5% Simple								Notes: None reported by company.

Waiver of Premium									
Notes: None reported by company.									

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Long Term Care Insurance Rates

LTC Individual - Comprehensive - NonTax Qualified

30 Day Elimination Period**90 Day Elimination Period**

ISSUE AGE

	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$1,138	\$681	\$1,941	\$363	\$1,016	\$608	\$1,733
55	\$0	\$1,322	\$876	\$2,257	\$465	\$1,180	\$782	\$2,015
60	\$0	\$1,585	\$1,187	\$2,711	\$626	\$1,415	\$1,060	\$2,420
65	\$0	\$2,061	\$1,772	\$3,532	\$930	\$1,841	\$1,582	\$3,154
70	\$0	\$2,925	\$2,868	\$5,020	\$1,499	\$2,612	\$2,560	\$4,482
75	\$0	\$4,753	\$4,388	\$6,799	\$2,750	\$4,244	\$3,918	\$6,071
80	\$0	\$6,147	\$6,323	\$8,800	\$3,953	\$5,488	\$5,645	\$7,858

Customer Service Telephone Number:

1-800-380-9995